

Con artists are rarely violent. They do not need to be. "Con" is short for "confidence." Once a con artist have your confidence, he or she uses it to get your money.



There are a thousand variations on every confidence scheme. The old "home improvement" scams reappear in every city, every spring, with the daffodils.

Increasingly, the telephone is used as an easy entrance into the home, largely because it make detection and prosecution difficult. Products range from phone prizes and fake charities to bargain travel rates, with just one reliable factor—you will not get what you paid for.

So, if it sounds too good to be true...

"...it *probably* is!"

Telephone Sales Checklist

- ☐ Company: _____
- ☐ Address: _____
- ☐ Phone Number: _____
- ☐ Sales Person: _____
- ☐ Product: _____
- ☐ Sales Terms: _____
- ☐ Cancellation Rights: _____
- ☐ Licenses: _____
- ☐ State/Federally Regulated: _____
- ☐ State/Federal Agency: _____
- ☐ References: _____

**National Fraud
Information Hotline
(800) 876-7060**

**"If it's
too
good
to be
true..."**



**Con
Games &
Scams**

Resist the high-pressure sales tactics of salesmen who refuse to accept no as an answer. Do not allow yourself to be hurried into a decision

Be skeptical

of offers that sound too good to be true. These offers probably are. Verbal camouflage covers lies with sophisticated facts and reason. Remember, if it's free, there are no shipping, handling, taxes, processing fees or other items to buy to receive the prize.

Refuse to give your credit card number for any purpose - identification, verification, expression of good faith -- other than to make a purchase from a reputable company. Do not give the number from the bottom of your checks, your social security number, your PIN (*personal identification number*), or credit card expiration date to anyone.

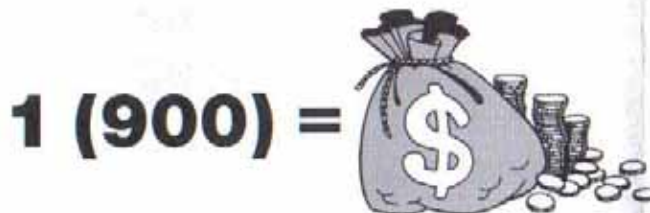
Keep up on new con games. Many senior citizens pay inflated fees for living trust packets or documents because they think they will save probate costs, avoid estate taxes, and protect assets from creditors. Ask a reputable attorney for advice on how to draw up this paper.



Beware of the offer to send a courier to pick up your money or a request that you send funds to a post office box. Avoid calling 900 numbers for at home jobs or other offers; there are huge hidden costs in these calls.

Request that information about an investment be sent to your accountant, financial advisor, banker, or attorney for evaluation before you act. Risk-free investment opportunities do not exist. Be skeptical of offers to buy land primarily as an investment. Avoid offers of guaranteed loans. Legitimate lenders never guarantee that you will qualify for a loan. Your tip-off to a swindler is his reluctance for you to have a second opinion.

Verify name, address, phone number, and references of companies before you make a purchase. Request a written copy of sales terms, products, or services. Insist on written information about an organization or charity. Hang-up the phone if the caller does not answer our questions.



Question the reliability of a contractor who knocks on your door offering a good deal on "left over" materials from a job nearby. Be suspicious of free tests for water quality. If you need repairs, get estimates from contractors and references. Water testing and other health or environment concerns can be handled by your state health department or environmental agency.



Report incidents of fraud to your local Better Business Bureau, your state or local law enforcement, or the nearest FBI field office.

Check with the Better Business Bureau, the state Attorney General's Office, or the local consumer protection agency before you make a decision on any of the above matters.